



State of Illinois, Group Insurance Division
October 1, 2014

Dear TRIP Annuitant or Survivor:

This is your State of Illinois *Total Retiree Advantage Illinois* (TRAIL) Open Enrollment kit. In this kit, you will find the following:

- Your Retiree Healthcare Decision Guide, including 2015 rates for the TRAIL Program, a map of plan availability by Illinois county, a schedule of retiree healthcare meetings to be held in Illinois; and
- Your TRAIL Open Enrollment Form and an Instruction Sheet.

You Have Important Healthcare Coverage Decisions to Make

Once you become eligible for Medicare, the Teachers' Retirement Insurance Program (TRIP) offers you a retiree healthcare program called *Total Retiree Advantage Illinois* (TRAIL). If you are already enrolled in one of the TRAIL plans, this is the time of year that you can change your health plan election. **If you are newly-eligible for the TRIP Medicare Advantage TRAIL Program, you will need to enroll this fall to retain health and prescription drug coverage after December 31, 2014.**

The TRAIL Program provides you and your enrolled dependents comprehensive health and prescription drug coverage through State-sponsored Medicare Advantage plans. These types of Medicare Advantage plans, commonly known as "MAPD" plans, are Medicare-approved plans that combine the different parts of Medicare into one plan. **Since these plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to remain enrolled in TRAIL.**

If you are newly-eligible for the TRAIL Program, you:

- **MUST elect one of the MAPD plan options and return the TRAIL Enrollment Form by November 15, 2014, in order to have health and prescription drug coverage through TRIP. You cannot keep your current TRIP health plan after December 31, 2014.**
- Will have your healthcare and prescription claims processed by the State-sponsored MAPD plan instead of them being processed by Original Medicare and your current health plan.
- Will only have one ID card to show at your doctor's visits and when picking up your prescriptions (but keep your Medicare card).
- Cancel your TRIP coverage. Cancelling will terminate your health and prescription drug coverage through TRIP. Once cancelled, your re-enrollment opportunities are extremely limited. See page 5 of the Decision Guide for details.

If you are currently enrolled in one of the MAPD plans, you may:

- Keep your current MAPD health plan election. **If you want to keep your current Medicare Advantage health plan, you do not need to do anything.**
- Change your health plan if you live in Illinois. If you want to change your health plan you must complete the TRAIL Enrollment Form (included in this packet). If you live outside Illinois, the MAPD PPO plan, administered by UnitedHealthcare, is your only health plan option.
- Cancel your TRIP coverage. Cancelling will terminate your health and prescription drug coverage through TRIP. Once cancelled, your re-enrollment opportunities are extremely limited. See page 5 of the Decision Guide for details.